

WHAT IS CLAIMED IS:

1. A receivables management method comprising:
  - 5 (a) a credit provider providing sufficient credit to a plurality of buyers who place orders with a seller with to cover debts incurred only when placing said orders with said seller;
  - 10 (b) said buyers placing orders with said seller thereby incurring debts with said seller;
  - (c) said seller fulfilling said orders;
  - (d) said seller transferring said debts to said credit provider in exchange for settlement of said debts by said credit provider; and
  - 15 (e) said credit provider seeking settlement of said debts from said buyers.
2. A method as claimed in claim 1, wherein settlement by said credit provider is performed  
20 automatically.
3. A method as claimed in claim 1, wherein said method further comprises assessing a risk of a proportion of the debt incurred by said buyers not being settled with  
25 said credit provider, and insuring against said risk.
4. A method as claimed in claim 3, wherein insuring against said risk is performed by said credit provider.
- 30 5. A method as claimed in claim 3, wherein insuring against said risk is performed by said seller.
6. A method as claimed in claim 1, wherein said orders are placed with said seller through an  
35 intermediary.
7. A method as claimed in claim 6, wherein said

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